

THE HUMMER

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Chickasaw Banks Buildd on Solid Foundation.

The Hummer publishes below three bank statements from Woodland, Houlika and Houston. The combined resources of the Chickasaw County Bank, Bank of Woodland and Bank of Houlika is \$313,361.77 and although some banks near us can show bigger figures they can't show any better foundation of integrity and banking brains. With such good men as A. M. Harley and L. T. Fox; O. M. Harrill and Robert E. Atwell and L. B. Bays behind these banks, besides the directors who help make the wheels go round, the depositors can never fear a misuse of funds entrusted to them.

Many people do not realize just how great an asset a bank is to a town. It is the pulse of the town and community—if it has a bad year others suffer—if it prospers others prosper. The good a bank does is unlimited. Many students at college owe the bankers a debt of gratitude besides the money they borrowed to finish school. The banker takes an interest in your welfare and a reasonable amount on your loan. His words are as good as his bonds and no man can mortgage his soul with underhanded offers of gold, silver and currency. Whenever the knockers and kickers try to run down a town he tries to check them and turn them into some account for the country. He helps the town profit by wise forethought and every time he can help a man change his liabilities into an asset he does it cheerfully. He notes the working man's desire to succeed and helps him with a bunch of money or backing that makes the man go higher and higher in the ambition of his heart. He weighs the people in the balance—sometimes at a loss—sometimes he drafts a few for other pursuits and many times in the weighing he finds that the scales are taken from his eyes concerning the petty doings of certain men. He is a fixture in the town of his people and although he can make a sinking fund pay a float-infi debt he is SAFE and believes always in Safety First for his depositors. He guarantees his stock and every little item of banking business is carefully checked up according to modern banking rules. He figures prominently in the upbuilding of the country and the people should appreciate him more and more every day. Although some people don't think so, the bankers run out of ready cash sometimes and they find it hard to meet their just debts. Collections are bad at times for many are partail with their payments. They think the banker is laden with coin. Some think if the bankers haven't wheels in their vaults they have them in their heads—others think they can pay bills without bills and a FEW think the bankers charge to keep money on deposit.

No other institution helps a country more than the banks for around them whirls the wheels of progress. The bankers are interested in farm development for they will supplement the pay of the farm demonstrator just to get progress in the middle of the road and out in the fields. Every dollar is safe with them—and every old piece of gold, rotten currency and rusty dollar that is buried in cracks, pots and chimneys ought to be deposited with these honest men "behind the bars." They are in the "pen" for life—for you—for your good—for the good of everybody. Hand them a good word when you can—give them the glad hand—help them help our country.

For these statements The Hummer THANKS YOU SINCERELY and we hope, really and truly, that this paper can further your interest with a real matter that will help the prosperity of your institutions and the prosperity of our people.

Statement of the Financial Condition of	Statement of the Financial Condition of	Statement of the Financial Condition of
BANK OF HOULKA	Chickasaw County Bank	BANK OF WOODLAND
located at Houlika, in the County of Chickasaw, State of Mississippi, at the close of business, Nov. 10th, 1915, made to the Board of Bank Examiners.	located at Houston, in the county of Chickasaw, state of Mississippi, at the close of business, Nov. 10th, 1915, made to the Board of Bank Examiners.	located at Woodland in the County of Chickasaw, State of Mississippi, at the close of business November 10th, 1915, made to the Board of Bank Examiners.
RESOURCES:	RESOURCES:	RESOURCES:
Loans and discounts, \$35,857.89	Loans and discounts, \$76,776.96	Loans and discounts, \$47,829.86
Overdrafts, secured, 895.03	Overdrafts, secured 16,544.08	Overdrafts, secured \$7,353.34
unsecured 53.54	unsecured 1,067.06	unsecured 38.68
Bonds, securities, etc. owned, including premium on same, 5,000.00	Guaranty fund with State Treas. 500.00	Guaranty fund with State Treas. 500.00
Banking house and lot, 2,500.00	Other real estate owned, 500.00	Due from other banks, 17,069.95
Other real estate owned, 1,124.85	Furniture and fixtures, 3,500.00	Paper currency, 1,872.00
Furniture and fixtures, 406.33	Due from other banks, 38,928.79	Fractional paper currency, nickels and cents, 503.64
Due from other banks, 4,099.56	Exchange and checks for next day's clearings, 572.16	Silver coin, 840.00
Paper currency, 2,187.00	Paper currency, 3,365.00	Warrants, 967.95
Fractional paper currency, nickels and cents, 108.72	Fractional paper currency, nickels and cents, 106.86	
Gold coin, 2.50	Gold coin, 15.00	
Silver coin, 855.00	Silver coin, 1,840.00	
Expense account, 741.87	Town and County Warrants, 2,890.09	
County Warrants, 468.04		
Total, \$54,780.33	Total, \$151,605.98	Total, \$106,975.46
LIABILITIES:	LIABILITIES:	LIABILITIES:
Capital stock paid in, \$10,000.00	Capital stock paid in, \$41,000.00	Capital stock paid in, \$10,000.00
Surplus fund, 300.00	Undivided profits, less amount paid for int., ex. and taxes, 2,850.18	Undivided profits, less amount paid for int., ex. and taxes, 2,301.91
Undivided profits, less amount paid for interest, expenses and taxes, 367.70	Individual deposits, including savings deposits, 30,113.67	Individual deposits, including savings deposits, 73,839.54
Time certificates of deposits, 2,620.42	Time certificates of deposit, 5,442.70	Time certificates of deposit, 20,611.70
Cashier's checks outstanding, 752.54	Bills payable, including certificates of deposit representing money borrowed, 10,500.00	Reserved for accrued int. on dep's, 222.31
Bills payable, including certificates of deposit representing money borrowed, 10,500.00	Reserved for accrued interest on deposits, 19.00	
Reserved for accrued interest on deposits, 19.00	Reserved for accrued taxes, 99.00	
Reserved for accrued taxes, 99.00	Rent account, 8.00	
Rent account, 8.00		
Total, \$54,780.33	Total, \$151,605.98	Total, \$106,975.46
I. R. E. Atwell, Cashier, do solemnly swear that the above is a true statement of the financial condition of Bank of Houlika located at Houlika in the County of Chickasaw, State of Mississippi, at the close of business on the 10th day of Nov. 1915, to the best of my knowledge and belief. Correct—Attest: R. E. Atwell, Cashier.	I. L. T. Fox, Cashier, do solemnly swear that the above is a true statement of the financial condition of Chickasaw County Bank located at Houston, in the county of Chickasaw, State of Miss. at the close of business on the 10th day of Nov. 1915, to the best of my knowledge and belief. Correct—Attest: L. T. Fox, Cashier.	I. L. B. Bays, Cashier do solemnly swear that the above is the true statement of the financial condition of Bank of Woodland, Branch Grenada Bank located at Woodland in the County of Chickasaw, State of Mississippi, at the close of business on the 10th day of November 1915, to the best of my knowledge and belief. Correct—Attest: L. B. Bays, Cashier.
O. M. Harrill J. C. Beasley, Directors. State of Mississippi. County of Chickasaw.	D. E. Shell A. M. Harley, Directors. State of Miss. County of Chickasaw. Sworn to and subscribed before me by L. T. Fox, this 24 day of Nov. 1915. H. E. Brannon, Chancery Clerk. My commission expires Jan. 1st, 1915	James Bowie R. M. Owen, Directors State of Mississippi, County of Chickasaw. Sworn to and subscribed before me by L. B. Bays, Cashier this 22nd day of November 1915. T. T. Reid, Mayor of Woodland. My commission expires December 31st 1916.

MORE PROFITABLE FARMING CAMPAIGN IN CHICKASAW

Mr. Powell, met the farmers and business men of the county in the courthouse Wednesday to route the farming campaign to begin on Dec. 3rd.

This organization is doing unlimited good for Mississippi and everywhere they go big crowds meet them to learn more and better ways of profitable farming and real living at home. Mr. Powell said the county could be plastered with men ready to speak on any farm subject and answer any question any man might ask concerning farm life. But only five teams, two men to each team will make the rounds of the county.

This is just what our county needs—something to stir up enthusiasm for a better year next time—for better living—for better advancement in the educational world.

The farmers should take a great interest in this campaign and come out to hear these experts talk. It will do any man good to hear them. We hope none of the farmers will sneer at this business of campaigning for it is advancement of the best and highest order. More people should try to see a better day instead of staying in the same old rut for century after century. There is a better day—we can make it if we will. There is too much enlightenment and other good things floating around for us not to have some of it—let's get busy and get our part of this free for all education. No man should say that he can't be told. We learn something new every day—something that will help later on. Learn—learn—and learn some more—you never get too old to learn. With this bunch of experts coming thru please hear them respectfully and if you don't profit by their talk there must be something radically wrong with your system. Get right people, and let's have a real campaign.

You will find a schedule on the last page of this paper giving the date, time and place where the meetings are to be held.

NEW ALBANY LOSES 8 STORES AND HOTEL.

New Albany, Miss., Nov. 25—In a fire blaze which originated from an unknown cause in the basement of the Rainey hotel building here shortly after midnight, a section of the town was swept away and a damage of \$150,000 caused from the loss of eight business houses. The fire was under control shortly before daylight.

The Rainey hotel, which was erected in 1906 at a cost of \$80,000 was completely destroyed by fire. The fire also swept away the Merchants & Farmers Bank, the Rogers and the Goodman drug stores a bar-b-r shop, meat market, and the office and plant of the New Albany Gazette. Several other downtown business houses suffered more or less serious damage from fire and water.

Wire communication into the town was shut off before daybreak, and it was nearly 9 o'clock before the first outside communication could be established.

From the Rainey building the fire rapidly spread to the Merchants & Farmers bank, the Rogers drug store the Goodman pharmacy, the Smith Mercantile company, the Morris Hardware company, Craig Brothers, Wiseman Mercantile Co. and other downtown stores.

Dr. Y. D. Butler, who occupied apartments in the Rainey was trapped by the flames, and when he found he had no other means of escape, leaped from the second-story to the ground. He suffered a broken leg.

Save Money

To Our Customers:--

Modern business requires modern methods, and this store is determined to move forward with the most progressive.

We solicit a share of your patronage and promise you good goods, low prices and courteous treatment.

We are pushing for business and we need your assistance.

YOU NEED THE GOODS; WE NEED YOUR TRADE. WHEN WE BUY FOR CASH WE GET A DISCOUNT

WHY NOT YOU?

For each Cash Purchase at our store a receipt will be given.

All Cash Receipts are Valuable. SAVE THEM.

They can be redeemed any time for merchandise at 5 per cent. of the amount printed on the receipts.

These receipts are issued by a mechanical cashier of the most approved design which was recently built to our express order by the National Cash Register Company.

Banks pay you 4 per cent. interest on money you save.

We pay you 5 per cent. on money you spend.

THE DIXIE BARGAIN HOUSE

Kleban & Matz, Proprietors

Houston,

Mississippi